Bank of India (RBI) has issued instructions to scheduled commercial banks to give perference to village industries, tiny industries and other small scale industries in that order while meeting the credit requirements of the small scale industrial (SSI) sector.

(c) RBI has reported that by and large the banks are implementing the RBI guidelines.

(d) to (f) Financing of SSI sector by banks is monitored by RBI on regular basis and banks are advised to take corrective measures wherever deficiencies are observed. The present information system of RBI does not generate bank-wise data on State-wise basis.

Relief Packages for distressed farmers by NABARD

718. SHRI GOVINDRAO ADIK: Will the Minister of FINANCE be pleased to state:

(a) whether NABARD has formulated relief packages for distressed farmers in various States for their economic upliftment;

(b) if so, the details of the packages implemented by NABARD in various States for the benefits of farming community during 1996-97 and the results thereof State-wise in general and Maharashtra in particular;

(c) the details of the new strategies worked out and thrust areas indentified for economic upliftment of farmers by NABARD for 1997-98 and action plan finalised for the benefit of farmers in Maharashtra during 1997-98; and

(d) the details of proposals received by NABARD from Maharashtra Government and action taken/proposed thereon and present status thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHARAJ): (a) to (d) National Bank for Agriculture and Rural Development (NABARD) is an apex financial institution which provides refinance to banks for agriculture and allied activities. The position in regard to refinance support provided by NABARD by way of Short Term (ST) credit limits for Seasonal Agricultural Operations (SAO) to State Co-operative Banks (SCBs) and Regional Rural Banks (RRBs) in the country and in Maharashtra during the last two years is given below:—

(Rs. in crores)

Year	All-India	Refinance	Refinance to SCB in Maharashtra	Refinance to RRBs in Maharashtra
	to SCBs	to RRBs		
1995-96	4750.48	664.82	224.15	20.22
(July-June)				25.82
1996-97	5185.19	793.19	282.40	
(July-June)				

Further, in order to provide relief to the borrowers affected by natural calamities like drought and floods, NABARD has set up the National Rural Credit (Stabilisation) Fund from which assistance is provided to co-operative banks and RRBs to convert short-term loans, repayable over a period of three years. Instructions are also issued to banks to reschedule instalments of term loans of calamity stricken farmers.

During the year 1996-97 (July-June), NABARD sanctioned Medium Term (Conversion) Credit limit of Rs. 266.90 crores to State Co-operative Banks.

For the year 1997-98, the total refinance to Commercial Banks, SCBs, State Co-operative Agricultural and Rural Development Banks (SCARDBs) and RRBs is estimated to be of the order of Rs. 4039 crores. The share of Maharashtra as against this is expected

be about Rs. 346 crores. Further, an important thrust area identified by NABARD for the year 1997-98 in the State of Maharashtra is the implementation of the Indo-German KFW Watershed Development Programme on grant basis with a financial assistance of DM 12 Million from Kreditanstalt Fur Wiederabubau (KFW). The programme of promotion of Self-Help Groups (SHGs) aimed at empowering the poorest of poor and underpriviledged in rural areas and linking them to banks is expected to be further accelerated during 1997-98. As on 31.10.97 2918 SHGs were linked to banks with a loan assistance of Rs. 104.76 lakhs and NABARD's refinance assistance of Rs. 91.85 lakhs. It is expected that about 3000 SHGs would be formed covering about 50,000 members in Maharashtra during the current year. In addition of these, the Maharashtra Rural Credit Project (MRCP) is being implemented since 1995 in four districts of the State in the first phase with IFAD's assistance.

NABARD provides loan assistance to State Governments under Rural Infrastructure Development Fund (RIDF) for speedy competition of on-going projects relating to rural infrastructure. In the case of Maharashtra, NABARD has sanctioned loans to the State Government under RIDE-I & II, as follows:—

(Rs. in crores)

	No of Projects	Amount Sanctioned	Amount Utilised
RIDF-I	115	207.27	136.90
RIDF-II	108	231.66	96.30

Further, NABARD has so far sanctioned an amount of Rs. 139.06 crores to 361 projects pertaining to construction of rural bridges and rural roads in Maharashtra under RIDF-III.

बैंकों में जालसाजी के मामलों में वृद्धि

719. **श्री राम जेठमलानी:** क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) क्या यह सच है कि वर्ष 1990 में देश के बैंकों में जालसाजी के मामलों की संख्या 1559 थी जिनमें 65 करोड़ रुपये की हानि होने की संभावना थी और वर्ष 1995 में ऐसे मामलों की संख्या बढ़कर 1890 हो गई और इनके कारण 116 करोड़ की आर्थिक हानि का अनुमान था;

(ख) यदि नहीं, तो इस संबंध में तथ्य क्या हैं;

(ग) क्या सरकार ने बैंकों में जालसाजी के मामलों की संख्या में वृद्धि के कारणों का पता लगाया है; और

(घ) यदि हां, तो तत्संबंधी ब्यौरा क्या है और उनके निराकरण के लिए सरकार ने अभी तक क्या-क्या प्रभावी कदम उठाए है?

वित्त मंत्रालय में राज्य मंत्री (श्री सतपाल महाराज): (क) और (ख) 1990, 1991, 1992, 1993, 1994, 1995 के वर्षों के दौरान सरकारी क्षेत्र के बैंकों में पता लगाए गए धोखाधड़ियों की संख्या और उसमें अंतर्ग्रस्त राशि से संबंधित सूचना नीचे दी गई है:—

वर्ष	धोखाधड़ियों की संख्या	अंर्तग्रस्त राशि (लाख रुपए)
1990	1687	10593 +यूएस डालर 7500 +यूगांडा सिलिंग्स 4597789
1991	1559	6541
1992	1717	14449 + फिजियन डालर 1500
1993	2213	32032.43
1994	2266	20007.88 + यूगांडा सिलिंग्स 9844000
1995	1890	11551.12